

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Thomas Kilbourne Debtor

District/off: 0313-2

Case No. 18-16799-mdc Chapter 13

Date Rcvd: Nov 21, 2018

CERTIFICATE OF NOTICE

Page 1 of 1

Form ID: 309I Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2018. db +Thomas Kilbourne, 701 Corson Street, Bristol, PA 19007-3833 Anaheim, CA 92806-5951 14212180 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, LOWER BUCKS PHYSICIAN ASSOCIATES, WAKEFIELD AND ASSOCIATES, 14224752 PO BOX 50250. KNOXVILLE, TN 37950-0250 14212182 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, 14212183 Suite 102, Bensalem, PA 19020-4366 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: support@ymalaw.com Nov 22 2018 02:40:30 PAUL H. YOUNG, Suite 102, Bensalem, FA ...

2.41:53 WILLIAM C. MILLER, Esq., Young, Marr & Associates, 3554 Hulmeville Road, +E-mail/Text: bncnotice@ph13trustee.com Nov 22 2018 02:41:53 tr Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: megan.harper@phila.gov Nov 22 2018 02:41:26 City of Philadelphia, sma Tax Unit/Bankruptcy Dept, City of Philadelphia Law Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2018 02:40:51 smq Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 22 2018 02:41:19 U.S. Attorney Office, smg c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 22 2018 02:41:08 Philadelphia, PA 19106-4404 United States Trustee, ust Office of the U.S. Trustee, 83 +EDI: PRA.COM Nov 22 2018 07:33:00 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 PO Box 41021, 14213075 PRA Receivables Management, LLC, Norfolk, VA 23541-1021 +EDI: PRA.COM Nov 22 2018 07:33:00 14212181 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 +EDI: DRIV.COM Nov 22 2018 07:33:00 SANTANDER CONSUMER USA, P.O. Box 560284, 14225382 Dallas, TX 75356-0284 TOTAL: 9 ***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: Violet

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Deutsche Bank National Trust Company, as Indenture Trustee for New Century Home Equity Loan Trust 2004-3 bkgroup@kmllawgroup.com on behalf of Debtor Thomas Kilbourne support@ymalaw.com, ykaecf@gmail.com, PAUL H. YOUNG paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

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Information to identify the case:						
Debtor 1	Thomas K	ilbourne		Social Security number or		TIN xxx-xx-6317
	First Name	Middle Name	Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Socia	al Security number or ITIN	
				EIN		
United States Bankruptcy Court Eastern District of Pennsylvania		Date	case filed for chapter 13	10/11/18		
Case number: 18-	–16799–mdd	C				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Thomas Kilbourne	
2.	All other names used in the last 8 years		
3.	Address	701 Corson Street Bristol, PA 19007	
		PAUL H. YOUNG	Contact phone (215) 639-5297
4. N	Debtor's attorney Name and address	Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Email: support@ymalaw.com
5.	Bankruptcy trustee	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
N	Name and address		Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	this case at this office or online at www.pacer.gov.		Contact phone (215)408–2800
			Date: 11/21/18

For more information, see page 2

Debtor Thomas Kilbourne Case number 18–16799–mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	January 2, 2019 at 12:30 PM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107				
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.					
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/3/19				
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or					
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 					
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/20/18				
	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/9/19				
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$300.00 The hearing on confirmation will be held on: 2/7/19 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Ph	·				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any				
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distribute to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.					
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.					